

transaction receipt to the destination address and print the transaction receipt at the consumer transaction facility;

displaying options, if transmission of the transaction receipt to a destination address is selected, to transmit the transaction receipt to a pre-selected destination address or to a different destination address;

transmitting, printing, or both transmitting and printing the transaction receipt, depending upon the option selected by the customer; and

entering a number n representing a number of transaction receipts to transmit and comprising one new transaction receipt and n-1 past transaction receipts.

### **REMARKS**

Claims 1-10 are pending in this application. The Examiner has objected to claims 3-6. Claims 1, 2, and 7-10 have been rejected. Amendments to claims 3 and 10 are presented herein. Claim 3 has been rewritten in independent form. Claim 10 has been amended to correct a typographical error. No new matter is being presented, and approval and entry are respectfully requested.

### **Objections to the Claims**

In item 9 on page 6 of the Office Action, the Examiner objected to claims 3-6 as being dependent upon a rejected base claim, but indicated that these claims would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims. Claim 3 has been rewritten in independent form. Claims 4-6 depend from claim 3. Accordingly, Applicants respectfully request withdrawal of the objections to claims 3-6.

### **Rejections Under 35 U.S.C. § 103(a)**

In items 3-8 on pages 2-6 of the Office Action, the Examiner rejected claims 1, 2, and 7-10 under 35 U.S.C. § 103(a) as being unpatentable over Tognazzini (U.S. Patent No. 5,739,512) in view of "On-Line Banking through Navigator with Web@TM," [View Source](#)

Magazine, March 10, 1997 (hereinafter "Web@TM"). Applicants respectfully traverse these rejections for the reasons presented below.

Claim 1 of the present invention, as amended, specifies that a customer inputs a destination electronic mail address, and chooses from among options for transmitting a transaction record to the destination address, printing the transaction record at a consumer transaction facility, and both transmitting the receipt to the destination address and printing it at the facility. Claim 1 also specifies that the transaction record is transmitted, printed, or both transmitted and printed, depending upon the option selected by the customer.

The Examiner indicated on page 3 of the Office Action that neither Tognazzini nor Web@TM teaches providing the option to the customer to choose both transmitting a receipt to a destination address and printing the receipt at a consumer transaction facility. However, the Examiner has taken Official Notice that printing and emailing documents displayed on a screen display is widely used in the art of computer browsing.

According to MPEP § 2144.03, the examiner may take official notice of facts outside the record that are capable of **instant and unquestionable demonstration** as being "well-known" in the art. The Examiner has taken Official Notice that printing and emailing documents displayed on a screen display is widely used in the art of computer browsing. However, while a person using a personal computer may be able to both print and email documents, this capability is not available in **existing ATM machines**, and the prior art of record has not demonstrated that this capability is available in existing ATM machines.

Similar to claim 1, independent claims 7-10 provide the ability to choose from among options for transmitting a transaction record to the destination address, printing the transaction record at a consumer transaction facility, and both transmitting the receipt to the destination address and printing it at the facility, and specify that the customer receives the transaction receipt based upon the selection.

As for dependent claims 2-6, claim 3 has been rewritten in independent form. Claims 4-6 depend from claim 3. Claim 2 depends from the above-discussed claim 1 and is patentable over the prior art for the reasons discussed above.

Therefore, Applicants submit that claims 1-10 patentably distinguish over the prior art. Accordingly, Applicants respectfully request reconsideration and withdrawal of the rejections

under § 103.

**CONCLUSION**

It is submitted that none of the references, either taken alone or in combination, teach the present claimed invention. Thus, claims 1-10 are deemed to be in a condition suitable for allowance. Reconsideration of the claims and an early Notice of Allowance are earnestly solicited.

If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

Finally, if there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

**IN THE CLAIMS**

Please **AMEND** the following claims:

3. (THREE TIMES AMENDED) [A consumer transaction facility according to claim 1, further comprising:] A consumer transaction facility for communicating with a host computer having a transaction information file for customers via a communication line in accordance with an operation of a customer to perform a customer's desired transaction, said consumer transaction facility comprising:

a display device;

display control means for controlling a display on said display device;

input means for performing an input operation in accordance with a display on said display device, wherein said display control means displays on said display device,

a first screen display in which a customer inputs a destination electronic mail address through said input means,

a second screen display of customer-selectable options, the options comprising transmitting the transaction record to the destination address, printing the transaction record at said facility, and both transmitting the transaction record to the destination address and printing it at said facility, and wherein the transaction record is transmitted, printed, or both transmitted and printed, depending upon the option selected by the customer, and

a third screen display in which a number n is input through said input means, the number n representing a number of transaction records to transmit and comprising one new transaction record and n-1 past transaction records; and

communication control means for controlling communications with the host computer, wherein said display control means causes said display device to display transaction options comprising a payment option and an option to register an electronic mail address,

wherein when a customer selects the option to register the electronic mail address and inputs an electronic mail address, said communication control means transmits the input electronic mail address via the communication line to said host computer so that the electronic mail address is registered in association with the transaction information file for customers,

wherein when the electronic mail address is registered, when a transaction is performed through an operation of said input means in accordance with the transaction options, said display control means displays on said display device a third screen display of options comprising an option to transmit the transaction record to the registered electronic mail address and an option to transmit the transaction record to an electronic mail address other than the registered electronic mail address, and

wherein when a customer selects the option to transmit the transaction record to an electronic mail address other than the registered electronic mail address, said display control means displays on said display device a fourth screen display in which a new destination electronic mail address for the transaction record is input through said input means.

10. (TWICE AMENDED) A method for performing transactions at a consumer transaction facility, comprising:

displaying selection options to transmit a transaction receipt to a destination address, print the transaction receipt at the consumer transaction facility, and both transmit the transaction receipt to the destination address and print the transaction receipt at the consumer transaction facility;

displaying options, if transmission of the transaction receipt to a destination address is selected, to transmit the transaction receipt to a pre-selected destination address or to a different destination address;

transmitting, printing, or both [transmitted] transmitting and printing the transaction receipt, depending upon the option selected by the customer; and

entering a number n representing a number of transaction receipts to transmit and comprising one new transaction receipt and n-1 past transaction receipts.